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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/885,978	06/22/2001	Praveena Varadarajan	06502.0343	5272
22852	7590	03/11/2005	EXAMINER	
FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER LLP 901 NEW YORK AVENUE, NW WASHINGTON, DC 20001-4413			FISCHETTI, JOSEPH A	
		ART UNIT	PAPER NUMBER	
		3627		

DATE MAILED: 03/11/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.	09/885,978	Applicant(s)	VARADARAJAN ET AL.
Examiner	Joseph A. Fischetti	Art Unit	3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 15 December 2004.
2a) This action is FINAL. 2b) This action is non-final.
3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1,3-5 and 21-26 is/are pending in the application.
4a) Of the above claim(s) 23-26 is/are withdrawn from consideration.
5) Claim(s) _____ is/are allowed.
6) Claim(s) 1,3-5,21 and 22 is/are rejected.
7) Claim(s) _____ is/are objected to.
8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
5) Notice of Informal Patent Application (PTO-152)
6) Other: _____

Election/Restrictions

Newly submitted claims 23-26 are directed to an invention that is independent or distinct from the invention originally claimed for the following reasons: Claim 1 does not recite the use of a template, nor does it recite a BPP module. Conversely, claim 26 does not recite the feature of without "identifying any billing entities". As such, these claims demarcate two subcombinations usable together. The method of claim 25 has separate utility such as a method of making an account transfer.

Since applicant has received an action on the merits for the originally presented invention and has made an affirmative election to this as Group I in the restriction of 2/10/04, this invention, Group I, has been elected for prosecution on the merits. Accordingly, claims 23-26 are withdrawn from consideration as being directed to a non-elected invention. See 37 CFR 1.142(b) and MPEP § 821.03.

Claim Rejections - 35 USC § 112

Claims 1, 3-5, 21, 22 are rejected under 35 U.S.C. 112, second paragraph, as failing to set forth the subject matter which applicant(s) regard as their invention. Evidence that claim 1 fail(s) to correspond in scope with that which applicant(s) regard as the invention can be found in the specification on page 10, line 12, requires that billers be enrolled by the customer. Also, in Applicant's reply dated 12/15/04, in that paper, applicant has stated "if a customer is interested in participating in the program, the customer contacts the financial firm and provides the information regarding which

company or utility bills should be included.."; this statement indicates that the invention is different from what is defined in the claim(s) because the claims state that the billing request is made without identifying billing entities. At the point of enrollment in the instant invention, and in direct contradiction to the statement and claim language of the reply dated 12/15/04, applicant does have to identify a billing entity in order to enroll the billers which it wished to have participate.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1,3,4,22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pickering in view of Applicant's Admitted Prior Art. Pickering discloses a computer implemented billing method associated with a plurality of billing entities, the method comprises:

executing a single instance of a bill presentment and payment application for (Pickering step 21 single customer billing statement is generated lines col. 4, 41, 42): receiving in a computer an electronic billing request from a customer (applicant's admitted prior art discloses "customers can view bills on-line, often at any time of day and at any point during the billing cycle". In Pickering, once the billers are enrolled,

billing entities are no longer required to be identified - the identification is automatic as shown in Fig. 4; providing to the customer, bill summary information for each of the plurality of billing entities (Pickering col. 4, line 41 et seq. the single customer billing statement is generated); receiving from the customer requests for detailed billing information for each of the plurality of billing entities (applicant's admitted prior art discloses "customers can view bills on-line, often at any time of day and at any point during the billing cycle"), and Pickering separately retrieves and presents to the customer (col. 4 line 41 the reported charges are processed) detailed billing data associated with each of the plurality of billing entities. However, Pickering statement does not react to a request but rather is generated by the consolidator after all the charges are in.

However, Applicant's admitted prior art does disclose "customers can view bills on-line, often at any time of day and at any point during the billing cycle". It would be obvious to modify the method of Pickering to include the anytime request feature of AAPA such that a single instance of the bill presentment and payment application can be made. The motivation for this modification would be that it would give people the opportunity to known what the accruing charges are at any given time thus give them a better understanding of their financing.

RE claim 3: Pickering discloses populating the fields of the individual templates (a template is read as the field extending horizontally across the screen shown in Fig 4 from each company's name and is customized by the icons selected for that biller); Pickering populates each display template with retrieved data each associated with the

respective biller see col. 4, line 38, data is received and processed in to Fig. 4; since each horizontal field segregates the data to a respective firm, this is read as "displaying the detailed billing data to the customer via the populated templates".

RE claim 4. Official Notice is taken regarding the old and notorious use of HTML language.

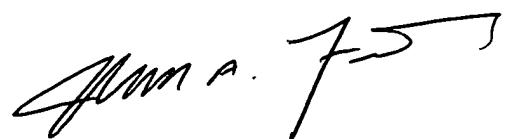
RE claim 22: the billing data in Pickering is collected in a database and then processed a one time.

Claims 5, 21 ^{are} rejected under 35 U.S.C. 103(a) as being unpatentable over Pickering and AAPA as applied to claims 1,3,4,22 above, and further in view of Hilt et al. Hilt et al disclose retrieving detailed billing data includes identifying an implementation object associated with each of the plurality of billing entities (implementation object is read as the BRN of the biller), invoking the implementation object associated with each of the plurality of billing entities (message 124 references the biller BRN), invoking the implementation object associated with each of the plurality of billing entities to generate an interface for each of the plurality of billing entities (the BRN is used to pass the interface data file 40 between bank to biller), and retrieving, by the interfaces, detailed billing data associated with each of the plurality of billing entities (BRN is used to retrieve via interface file 40 data for each biller). It would be obvious to modify the above combination to include the implementation/interface feature of Hilt et al. because this allow independent reporting of the separate accounts.

RE claim 21: the billing data is retrieved directly from the billing entity in Hilt et al.

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Any inquiry concerning this communication should be directed to PRIMARY EXAMINER Joseph A. Fischetti at telephone number (703) 305-0731.

A handwritten signature in black ink, appearing to read "Joseph A. Fischetti".